

CityBasic Medical Benefits **FAQ**



What is a deductible?

A deductible is the amount of money you pay out-of-pocket for covered medical services before your insurance plan starts to pay benefits.

What does deductible carry-over mean?

If you've paid for covered expenses in the last three months of a plan year (April, May and June) that count toward your deductible for that year, these expenses will also be carried forward and count toward your deductible for the next plan year.

What does the term "copayment" mean?

A copayment, or copay, is a fixed dollar amount you pay for certain medical services. For some services like primary care visits and urgent care visits, you do not need to pay toward your deductible before paying the copay. Review your City of Portland Summary Plan Description (SPD) for details about these types of services.

What does the term "coinsurance" mean?

Coinsurance is a percentage of covered expense that you pay.

How is coinsurance different from a copay?

A copay is a fixed dollar amount you pay for certain medical services, while coinsurance is a percentage of the amount for the service.

For example, if the plan allows \$300 for a service with a \$20 copay, you pay \$20 and your plan pays \$280. However, if your plan has 20% coinsurance for the service, you pay \$60 and the plan pays \$240.

The copay or coinsurance for each service is listed in your SPD.

What does the term “out-of-pocket maximum” mean?

This is the most you will pay in a plan year for covered medical and pharmacy services before your plan pays benefits in full. This includes your deductible, coinsurance and copay amounts. There may be expenses, like disallowed charges or balance billing amounts for out-of-network providers, that don't count toward your out-of-pocket maximum. After you meet your out-of-pocket maximum, your plan covers all eligible medical expenses at 100%.

PLEASE NOTE: In-network and out-of-network out-of-pocket maximums accumulate separately and are not combined.

How can I find out if my provider is in-network?

Connexus is the primary medical network for employees and their dependents who reside in the primary service area of Oregon and Southwest Washington.

The travel network for members who reside in the primary service area is the Aetna PPO network.

Members who live outside of Oregon and Southwest Washington use the following networks:

- **Idaho:** Primary and travel network is Private HealthCare Systems (PHCS)
- **All other states:** Primary and travel network is the Aetna PPO network

You can locate providers in your network by using our online provider directory, Find Care.

Visit modahealth.com and select Find Care to search for a provider.

What if I'm outside of the service area and have a medical emergency?

You may receive in-network benefits by using your travel network provider for emergency or urgent services. During a medical emergency, you should go to the nearest emergency room or urgent care facility.

Questions?

If you have any questions, please contact your Moda Health Customer Service team at one of the following:

- **877-337-0649** (Monday through Friday, 7:30 a.m. to 5:30 p.m., Pacific time)
- **medical@modahealth.com**

